WASHINGTON STATE
Department of
Retirement Systems

Guide to Understanding Your 1099-R Tax Form

This guide shows an example of a 1099-R tax form and describes the contents of many of the form's boxes. It is common for some of the boxes to be empty. If you have questions regarding your 1099-R, contact your tax advisor or the IRS at 800-829-1040 or *www.irs.gov*. If you have questions about your retirement benefits, contact us at 800-547-6657 or visit our website at *www.drs.wa.gov.*

1 **Gross distribution** – The total amount we paid you during 2011.

2a **Taxable amount** – The taxable portion of Box 1. If this box is empty, see explanation of 2b.

2b **Taxable amount not determined** – If this box is checked, we did not have all of the information needed to calculate your taxable amount. Refer to IRS publication 575, *Pension and Annuity Income* for assistance.

Total distribution – If this box is checked, the distribution you received closed your account.

4 **Federal income tax withheld** – The total amount of federal income tax withheld during 2011.

5 **Employee contributions** – The after-tax (non-taxable) contributions, if any, that you recovered tax free during 2011.

1 Gross distribution $	OMB No. 1545-0119 2011 Form 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
2a Taxable amount $			
2b Taxable amount not determined ☐	Total distribution ☐		Copy C For Recipient's Records
3 Capital gain (included in box 2a) $	4 Federal income tax withheld $		
5 Employee contributions /Designated Roth contributions or insurance premiums $	6 Net unrealized appreciation in employer's securities $		
7 Distribution code(s)	IRA/ SEP/ SIMPLE ☐	8 Other $ %	This information is being furnished to the Internal Revenue Service.
9a Your percentage of total distribution %	9b Total employee contributions $		

7 **Distribution code** – The code identifying the type of benefit (retirement, disability, beneficiary, etc.) you received in 2011. **Code definitions are provided on the back of this page.**

9b **Total employee contributions** – The total amount of after-tax contributions you paid to your retirement system while working. We use this to determine the after-tax contribution amount shown in Box 5. This amount is only shown during your first year of retirement.

You may receive more than one 1099-R if you:

- Retired from more than one retirement system.
- Reached age 59½ during the tax year.
- Are receiving your own retirement benefit and a survivor benefit from someone else.
- Are receiving your own retirement benefit and a payment resulting from a divorce.
- Received a retirement benefit and a refund of contributions within the same tax year.

Distribution Codes Used in Box 7

The following codes identify your distribution:

1 – You are either:
- Under the age of 55 and withdrew your retirement contributions; or
- A retiree under age 55 who withdrew an annuity at retirement without rolling it over to an IRA, qualified plan or tax-sheltered annuity.

2 – You are either:
- Over the age of 55, but under 59½ and withdrew your retirement contributions; or
- A service retiree who is younger than 59½.

3 – You are receiving a disability retirement.

4 – You are a beneficiary, survivor or estate receiving payment(s) from a deceased member or retiree's account.

7 – You are receiving a service retirement and you are over the age of 59½.

G – You directly rolled your payment into an IRA.